

People Helping People



Medicaid 101

Washington State
Department of Social & Health Services
Health & Recovery Services Administration
Medical Assistance



Medicaid 101

Types of Medical Programs



- The Department of Social & Health Services has six categories of medical programs:

	SFY05 Forecast & Eligibility Policy Change		
	Eligibles	Forecasted Costs	State/H.S.A.
Medicaid Categorically Needy (CN)	811,699	\$2,690,031,000	\$1,334,350,000
Medicaid Medically Needy (MN)	17,893	\$141,085,000	\$70,354,000
Medical Care Services (MCS)	14,951	\$72,836,000	\$72,085,000
Refugee Assistance	867	\$2,334,000	\$0
State Children's Health Insurance Program (SCHIP)	13,545	\$13,676,000	\$4,814,000
Children's Health Program (to be implemented Jan 06)	-	-	-
	858,955	\$2,919,962,000	\$1,481,603,000

Does not include DSH, IGT, Medicare Premiums, Indian Health, Family Planning and FQHC enhancements.



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Types of Medical Programs



- Medicaid Categorically Needy (CN)
 - CN programs provide broadest scope of medical coverage
 - Eligible persons might also receive cash benefits under Supplemental Security Income (SSI) or Temporary Assistance for Needy Families (TANF) programs
 - CN includes full scope of coverage for children & pregnant women
 - CN clients may be in mandatory or optional populations, depending on their income level
 - Federal government covers 50% of expenditures



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Types of Medical Programs



- Medicaid Medically Needy (MN)
 - MN programs are “optional” under federal guidelines
 - MN clients must be aged, blind, disabled, children, pregnant, or refugees with income and/or resources above CN limits
 - MN provides slightly less medical coverage than CN, but greater financial participation by the client
 - Federal government covers 50% of expenditures



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Types of Medical Programs



- Medical Care Services (MCS)
 - Provides medical coverage to...
 - *General Assistance clients*
 - *Over age 18*
 - *Unemployable due to a disability that is expected to last longer than 90 days*
 - *Alcohol & Drug Abuse Treatment Support Act (ADATSA) clients*
 - *Awaiting or in treatment for alcohol or substance abuse*
 - *Income/resource limits are same as CN programs*
 - Federal government covers no expenditures (State-funded only)



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Types of Medical Programs



- Refugee Assistance
 - Federally-mandated for persons who qualify as refugees under federal rules
 - Coverage limited to eight months
 - Federal government covers 100% of expenditures



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Types of Medical Programs



- State Children's Health Insurance Program (SCHIP)
 - Similar to Medicaid, except...
 - *Coverage only to children in families with incomes between 200 & 250 percent of Federal Poverty Level (FPL)*
 - *Medicaid eligibility requires income to fall below 200 percent of FPL*
 - *Authorized under Title 21 of the Social Security Act*
 - *Medicaid authorized under Title 19*
 - *State receives a higher federal match (65%)*
 - *Federal participation is only 50% under Medicaid*
 - *Families required to pay premiums of \$15 per month, per child... maximum 3 premiums (\$45) per household*
 - *Medicaid requires no premiums for children*



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Types of Medical Programs



- Children's Health Program (CHP)
 - Coverage only to children...
 - *Under age 19*
 - *Family income below 100 percent of Federal Poverty level (FPL)*
 - *Deemed ineligible for Medicaid due to citizenship status*
 - Federal government will cover no expenditures (State-funded only)
 - The program is scheduled to resume January 1, 2006

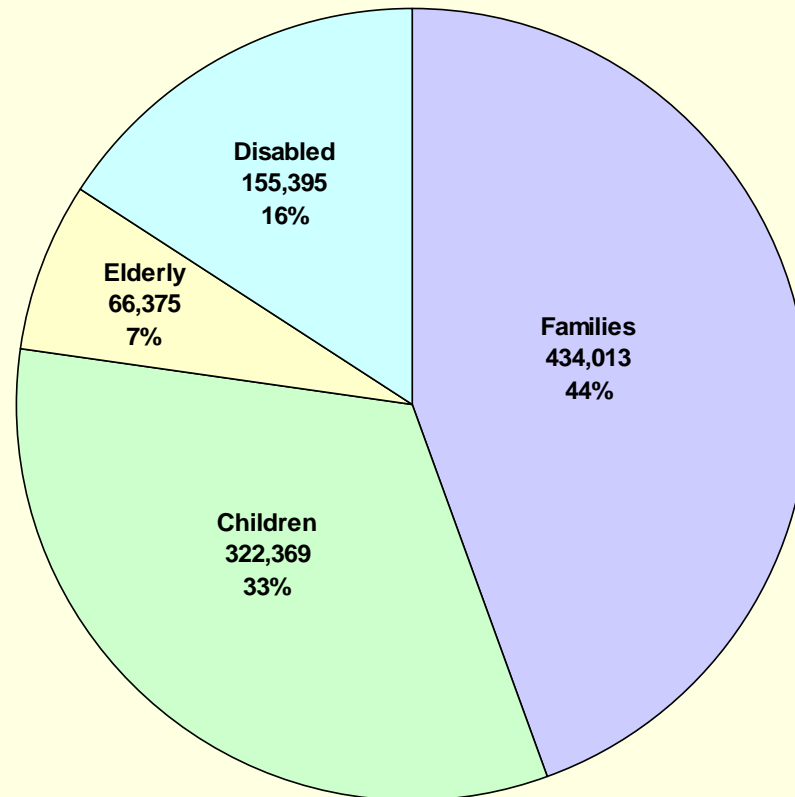


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Types of Medical Programs



**DSHS Medical Programs
Clients by Category
For May 2005**





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Medical Service Coverage



- “What medical services are covered?”
 - Medicaid covers broad range of services with nominal cost sharing due to limited financial resources of clients
 - Federally-mandated services include
 - *Inpatient & outpatient hospital treatment*
 - *Physician, midwife, & certified nurse practitioner*
 - *Laboratory & X-Ray*
 - *Nursing home & home health care*
 - *Early & periodic screening diagnosis & treatment (EPSDT) for children under age 21*
 - *Rural health clinics/Federal qualified health centers (FQHC)*



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Medical Service Coverage



- “What medical services are covered?” *(continued)*
 - States can opt to cover additional services & still have Federal government cover 50% of expenditures
 - Commonly offered services include
 - *Prescription drugs*
 - *Clinic services*
 - *Prosthetic devices*
 - *Hearing aids*
 - *Dental care*
 - The federal requirements generally have higher coverage standards for children
 - *e.g. Dental care is optional for adults but it is mandated for children under EPSDT requirements*

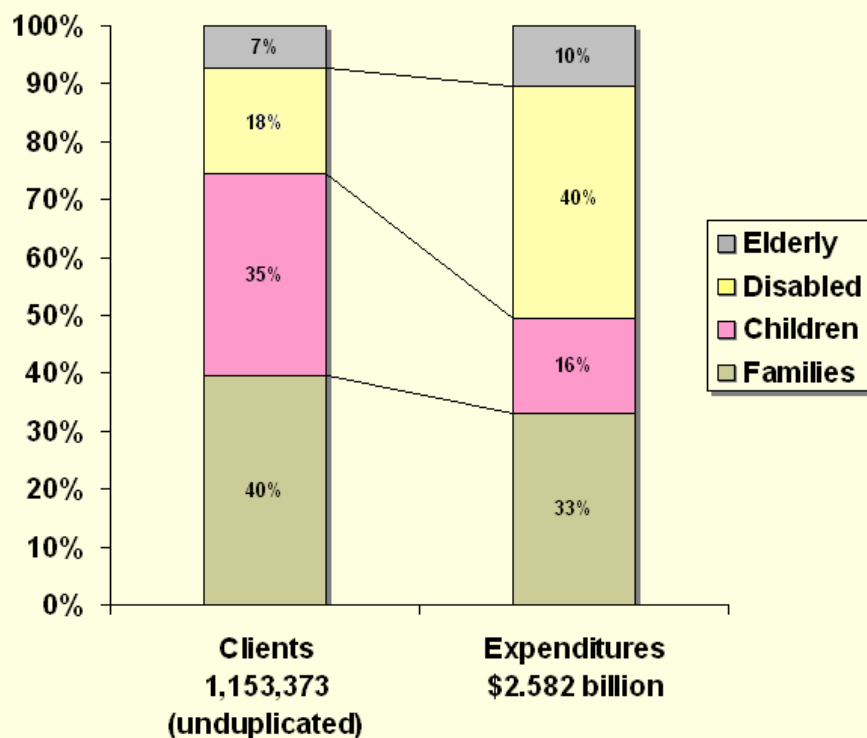


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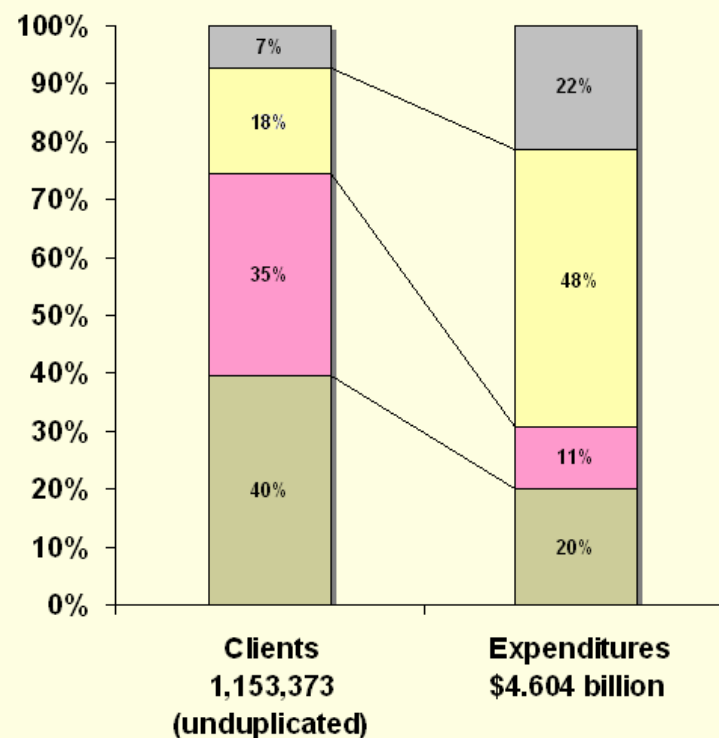
Medical Service Coverage



SFY 2003 Medical Programs
Clients & Medical Expenditures



SFY 2003 Medical Programs
Clients & Total Medical, Behavioral
Health & Long-Term Care
Expenditures



Source: Research & Data Analysis Client Services Database / Office of Financial Management Eligibility File



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Service Delivery Methods



- Two types of methods that are used to deliver medical services
 - Fee-for-Service
 - *State acts as the insurer*
 - *State pays the medical providers for services they provide to clients*
 - Managed Care
 - *State pays the other organization a monthly premium*
 - *That organization pays medical providers for services they provide to clients*



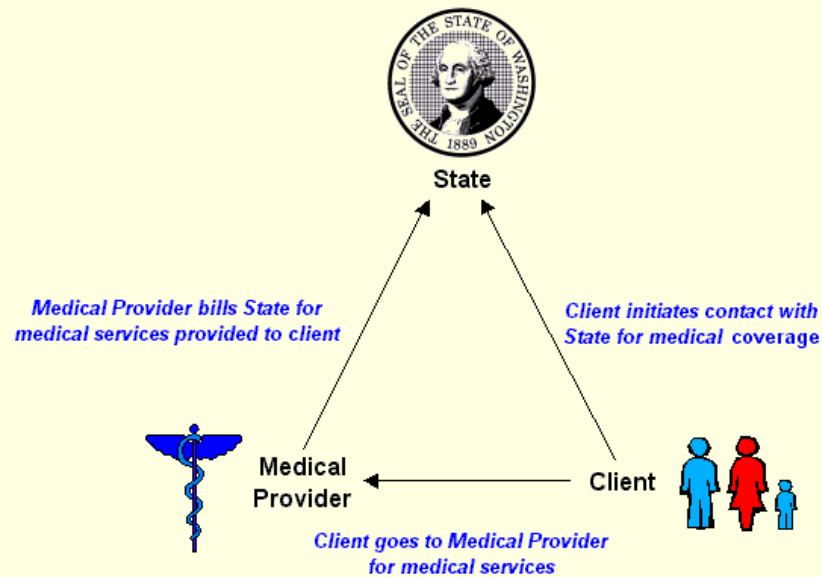
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Service Delivery Methods

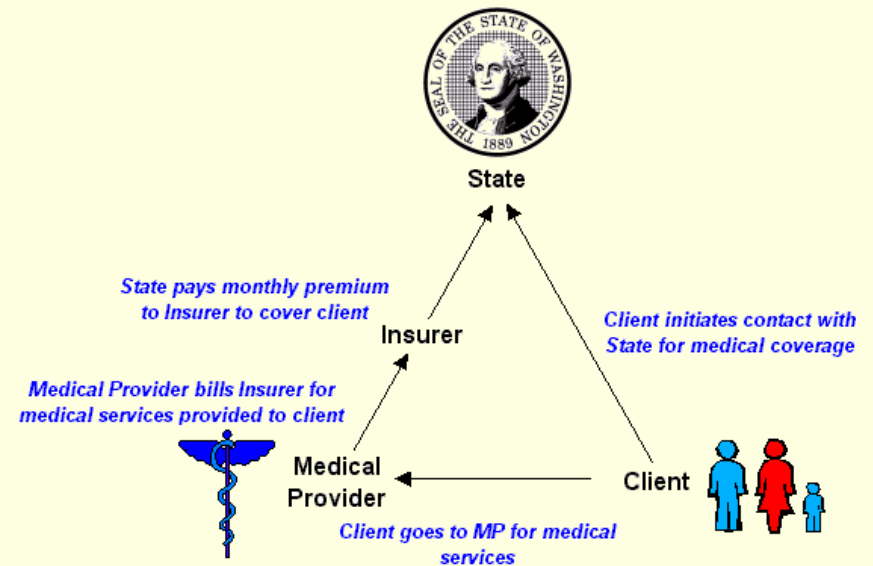


■ Side-by-Side Comparison

Fee-for-Service



Managed Care



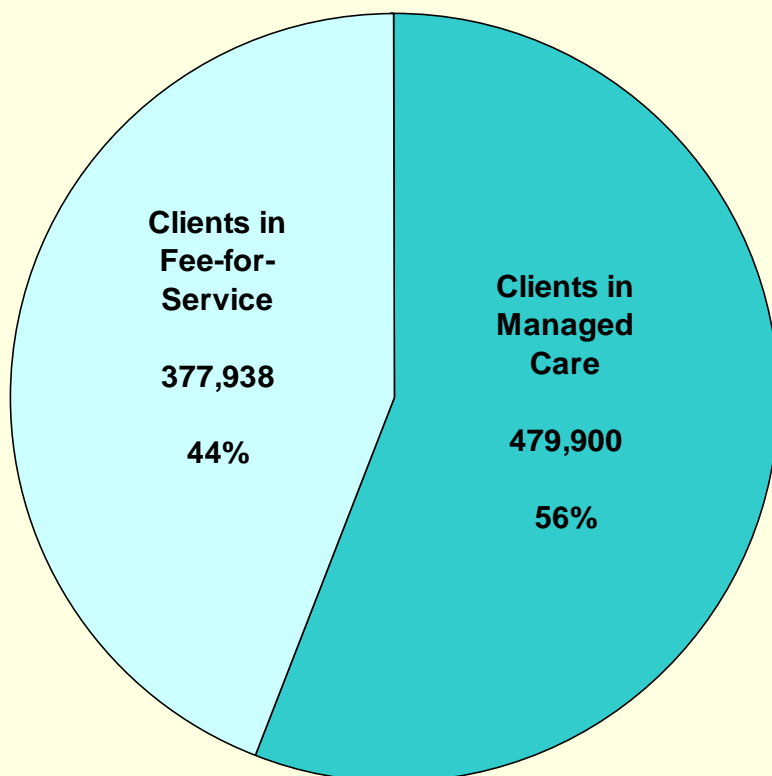


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Service Delivery Methods



**Medical Service Delivery
SFY 2005 Clients**



**Medical Service Delivery
SFY 2005 Expenditures**

